Our Ref: 25153-004

S/N: 09/829,614 Information Disclosure Statement

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: TBA

Serial No.: 09/829,614

Group Art Unit: 2166

Filed:

April 10, 2001

Confirmation No: 7999

For:

MONEY-TRANSFER TECHNIQUES

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action in the corresponding Australian Application.

Since no office action has issued on the merits, no fee is believed due. If, however, the Commissioner deems a fee is due, the Commissioner is authorized to charge deposit account no. 03-3415.

Respectfully submitted,

Mark Montague Reg. No. 36,612

COWAN, LIEBOWITZ & LATMAN, P.C.

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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS)

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The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

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PTO/SB/08A (10-96)
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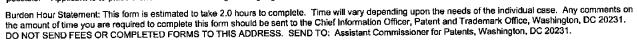
Substitute for form 1449A/PTO				Complete if Known		
				Application Number	09/829,614	
INFO	INFORMATION DISCLOSURE			Filing Date	April 10, 2001	
STATEMENT BY APPLICANT (use as many sheets as necessary)			PLICANT	First Named Inventor	Gutierrez-Sheris	
				Group Art Unit	2166	
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Sheet	1	of	1	Attorney Docket Number	25153-004	

	U.S. PATENT DOCUMENTS						
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	FOREIGN PATENT DOCUMENTS							
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁵ Applicant is to place a check mark here if English language Translation is attached.





^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.